

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TERESA M. SULLIVAN
JOHN L. SULLIVAN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:13-24023

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 29, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/24/2013 and confirmed on 10/29/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		157,060.25
Less Refunds to Debtor	15,010.04	
TOTAL AMOUNT OF PLAN FUND		142,050.21

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,700.00	
Trustee Fee	6,217.69	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,917.69

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 6314	0.00	32,346.06	0.00	32,346.06
	PNC MORTGAGE DIV PNC BANK Acct: 5064	0.00	36,395.21	0.00	36,395.21
	PNC MORTGAGE DIV PNC BANK Acct: 5064	62.33	62.33	0.00	62.33
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 8000	20,369.68	20,369.68	3,073.98	23,443.66
	FIRST NATIONAL BANK OF PA(*) Acct: 2415	0.00	0.00	0.00	0.00
	PERITUS PORTFOLIO SERVICES II LLC Acct: 2757	5,720.84	5,720.84	1,138.00	6,858.84
					99,106.10

Priority					
	JAMES E MISCAVAGE ESQ Acct:	2,700.00	2,700.00	0.00	0.00
	TERESA M. SULLIVAN Acct:	0.00	0.00	0.00	0.00
	TERESA M. SULLIVAN Acct:	15,010.04	15,010.04	0.00	0.00

*** NONE ***

Unsecured					
	DEPARTMENT STORES NATIONAL BANK Acct: 3412	3,733.55	768.59	0.00	768.59
	BANK OF AMERICA** Acct: XXXXXXXXXXXX8168	0.00	0.00	0.00	0.00
	BANK OF AMERICA** Acct: XXXXXXXXXXXX7840	0.00	0.00	0.00	0.00
	BANK OF AMERICA** Acct: XXXXXXXXXXXX7302	0.00	0.00	0.00	0.00
	BANK OF AMERICA** Acct: XXXXXXXXXXXX1640	0.00	0.00	0.00	0.00
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00

13-24023

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXXXXXXXXXXXX1180				
	PORTFOLIO RECOVERY ASSOCIATES, L	5,727.20	1,179.01	0.00	1,179.01
	Acct: 0038				
	PORTFOLIO RECOVERY ASSOCIATES, L	6,110.01	1,257.81	0.00	1,257.81
	Acct: 5576				
	PORTFOLIO RECOVERY ASSOCIATES, L	5,489.37	1,130.05	0.00	1,130.05
	Acct: 2102				
	PORTFOLIO RECOVERY ASSOCIATES, L	6,398.95	1,317.29	0.00	1,317.29
	Acct: 2129				
	QUANTUM3 GROUP LLC AGNT - COMENI	195.45	40.24	0.00	40.24
	Acct: 8179				
	DISCOVER BANK(*)	9,646.56	1,985.85	0.00	1,985.85
	Acct: 9791				
	DEPARTMENT STORES NATIONAL BANK	953.39	196.26	0.00	196.26
	Acct: 1206				
	DEPARTMENT STORES NATIONAL BANK	3,026.99	623.14	0.00	623.14
	Acct: 7417				
	US DEPARTMENT OF EDUCATION	13,991.37	2,880.27	0.00	2,880.27
	Acct: 8110				
	PORTFOLIO RECOVERY ASSOCIATES, L	1,953.41	402.13	0.00	402.13
	Acct: 0099				
	PORTFOLIO RECOVERY ASSOCIATES, L	8,967.46	1,846.04	0.00	1,846.04
	Acct: 6764				
	WELLS FARGO FINANCIAL NATIONAL BA	1,432.76	294.95	0.00	294.95
	Acct: XXX8499				
	CAPITAL ONE NA**	2,386.36	491.26	0.00	491.26
	Acct: 8928				
	ALTAIR OH XIII LLC	2,157.32	444.11	0.00	444.11
	Acct: 2802				
	ALTAIR OH XIII LLC	1,707.58	351.52	0.00	351.52
	Acct: 9300				
	PNC BANK NA	2,390.27	492.06	0.00	492.06
	Acct: 6232				
	PNC BANK NA	2,376.20	489.17	0.00	489.17
	Acct: 0690				
	PNC BANK NA	962.27	198.09	0.00	198.09
	Acct: 2509				
	PNC BANK NA	19,025.15	3,916.53	0.00	3,916.53
	Acct: 9053				
	PNC BANK NA	9,400.91	1,935.28	0.00	1,935.28
	Acct: 7030				
	PNC BANK NA	7,508.37	1,545.68	0.00	1,545.68
	Acct: 1333				
	PNC BANK NA	6,955.59	1,431.88	0.00	1,431.88
	Acct: 5098				
	SALLIE MAE INC**	0.00	0.00	0.00	0.00
	Acct: 7648				
	SALLIE MAE INC**	0.00	0.00	0.00	0.00
	Acct: 1869				
	QUANTUM3 GROUP LLC AGNT - MOMA F	3,249.32	668.91	0.00	668.91
	Acct: 7232				
	QUANTUM3 GROUP LLC AGNT - MOMA F	1,684.84	346.84	0.00	346.84
	Acct: 5636				
	QUANTUM3 GROUP LLC AGNT - MOMA F	1,367.77	281.57	0.00	281.57
	Acct: 2711				
	TD BANK USA NA**	3,687.80	759.17	0.00	759.17
	Acct: 2675				
	THD/CBSD	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX2802				
	DELL FINANCIAL SERVICES LLC	743.79	153.11	0.00	153.11

13-24023

Page 3 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8443				
	SALLIE MAE	18,651.75	3,839.66	0.00	3,839.66
	Acct: XXXXXXXXXX9828				
	SALLIE MAE	11,382.32	2,343.17	0.00	2,343.17
	Acct: XXXXXXXXXX9828				
	SALLIE MAE	2,024.59	416.78	0.00	416.78
	Acct: XXXXXXXXXX9828				
	EQUITABLE GAS CO(*)	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 34,026.42

TOTAL PAID TO CREDITORS

133,132.52

TOTAL

CLAIMED 0.00

PRIORITY 26,152.85

SECURED 165,288.67

Date: 10/29/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TERESA M. SULLIVAN
JOHN L. SULLIVAN
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:13-24023

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Teresa M. Sullivan
John L. Sullivan
DebtorsCase No. 13-24023-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: ctak
Form ID: pdf900Page 1 of 2
Total Noticed: 50

Date Rcvd: Nov 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2018.

db/jdb
cr
+Teresa M. Sullivan, John L. Sullivan, 112 Neilson Drive, Jefferson Hills, PA 15025-3324
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860
13718598 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
13718599 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
13744350 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13718603 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298
13727962 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13724835 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13724834 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13724836 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13718607 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
13718608 +Fed Loan Serv, P.O. Box 69184, Harrisburg, PA 17106-9184
13768919 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
13718609 +First National Bank Of Pa, Box 6000, Hermitage, PA 16148-0900
13718610 +First National Bank Of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
13718613 +Homeprjvisa, c/o Home Projects Visa, Wells Fargo Bank, PO Box 660431,
Dallas, TX 75266-0431
13718615 +Northland Group Inc, Box 390905, Minneapolis, MN 55439-0905
13718616 +Ntb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13720251 +PNC BANK, P O BOX 94982, CLEVELAND OHIO 44101-4982
13746411 +PNC MORTGAGE, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5433
13718617 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13718618 +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180
13718619 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
13718620 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
13718622 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13718623 +Sunoco/citi, Po Box 6497, Sioux Falls, SD 57117-6497
13718624 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
13718625 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13749612 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 02 2018 03:40:53
PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
13762553 +E-mail/Text: bncmail@w-legal.com Nov 02 2018 03:22:50 ALTAIR OH XIII, LLC,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13741535 E-mail/Text: ally@ebn.phinsolutions.com Nov 02 2018 03:21:43
Ally Bank serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
13718597 +E-mail/Text: ally@ebn.phinsolutions.com Nov 02 2018 03:21:43 Ally Financial,
P O Box 380901, Bloomington, MN 55438-0901
13718600 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2018 03:24:17 Capl/bstby,
P.O. Box 30285, Salt Lake City, UT 84130-0285
13718601 +E-mail/Text: cms-bk@cms-collect.com Nov 02 2018 03:21:59 Capital Management Services LP,
698 1/2 South Ogden Street, Buffalo, NY 14206-2317
13718602 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2018 03:24:43 Capital One, N.a.,
Po Box 30273, Salt Lake City, UT 84130-0273
13718605 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 02 2018 03:22:08 Comenity Bank/vctrsssec,
Po Box 182789, Columbus, OH 43218-2789
13722610 E-mail/Text: mrdiscen@discover.com Nov 02 2018 03:21:44 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13718606 +E-mail/Text: mrdiscen@discover.com Nov 02 2018 03:21:44 Discover Fin Svcs Llc,
Po Box 15316, Wilmington, DE 19850-5316
13718611 E-mail/PDF: gecsedirecoverycorp.com Nov 02 2018 03:23:50 Gecrb/jcp, PO Box 965004,
Orlando, FL 32896-5004
13718612 +E-mail/PDF: gecsedirecoverycorp.com Nov 02 2018 03:24:50 Gecrb/sams Club Dc,
Po Box 965005, Orlando, FL 32896-5005
13718614 +E-mail/Text: bnckohlsnotices@becket-lee.com Nov 02 2018 03:21:51 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14381413 E-mail/Text: peritus@ebn.phinsolutions.com Nov 02 2018 03:23:35
PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14412891 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 02 2018 03:24:22
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13775483 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 02 2018 03:24:48
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13746198 E-mail/Text: bnc-quantum@quantum3group.com Nov 02 2018 03:22:15
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: ctak
Form ID: pdf900

Page 2 of 2
Total Noticed: 50

Date Rcvd: Nov 01, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13761115 E-mail/Text: bnc-quantum@quantum3group.com Nov 02 2018 03:22:15
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13718621 E-mail/PDF: pa_dc_claims@navient.com Nov 02 2018 03:24:24 Sallie Mae, Po Box 9640,
Wilkes Barre, PA 18773-9640
13787376 +E-mail/PDF: pa_dc_claims@navient.com Nov 02 2018 03:23:59 Sallie Mae, c/o Sallie Mae Inc.,
220 Lasley Ave., Wilkes-Barre, PA 18706-1496
13743214 +E-mail/Text: bncmail@w-legal.com Nov 02 2018 03:22:50 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank National Association
cr* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
cr* +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
13718604* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13718626* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Webbank/dfs, 1 Dell Way, Round Rock, TX 78682)
TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Mortgage andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor PNC Mortgage bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
James E. Miscavage on behalf of Joint Debtor John L. Sullivan jamesmiscavage@gmail.com
James E. Miscavage on behalf of Debtor Teresa M. Sullivan jamesmiscavage@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpggh.com

TOTAL: 8